

Information to identify the case:

Debtor 1	Christmas Etienne	Social Security number or ITIN	xxx-xx-9218
	First Name Middle Name Last Name	EIN	--
Debtor 2	Marie N. Etienne	Social Security number or ITIN	xxx-xx-4208
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-13322-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christmas Etienne

Marie N. Etienne

7/12/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Christmas Etienne
 Marie N. Etienne
 Debtors

Case No. 17-13322-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 66

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb
 cr +Christmas Etienne, Marie N. Etienne, 12 Brandywine Circle, Piscataway, NJ 08854-2705
 +CarFinance Capital LLC, c/o Mortion & Craig, LLC, 110 Marter Ave., Suite 301,
 Moorestown,, NJ 08057-3124
 cr +Nationstar Mortgage LLC, Attn: Kawana Buggs VP, 8950 Cypress Water Blvd.,
 Coppell, TX 75019-4620
 516657840 CCI/Contract Callers Inc, Contract Callers Inc. Cci, Augusta, GA 30901
 516657841 +Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 516907503 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516901416 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516657851 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241
 516657852 +Experian, P O Box 2002, Allen, TX 75013-2002
 516657862 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)
 516657861 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516909945 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516657865 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516657870 +TransUnion, P O Box 2000, Chester, PA 19016-2000
 516685122 +US Dept. of HUD, 451 7th St. S.W., Washington, DC 20410-0001
 516657872 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 516657871 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2019 00:24:47 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2019 00:24:44 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Jul 13 2019 03:43:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,
 1451 Thomas Langston Rd., Winterville, NC 28590-8872
 516657839 +E-mail/Text: compliance@contractcallers.com Jul 13 2019 00:25:52 CCI/Contract Callers Inc,
 501 Greene Street, 3rd floor, Suite 302, Augusta, GA 30901-4415
 516657835 +EDI: CAPITALONE.COM Jul 13 2019 03:43:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 516657834 +EDI: CAPITALONE.COM Jul 13 2019 03:43:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516657837 +EDI: CAPITALONE.COM Jul 13 2019 03:43:00 Capital One Na, Po Box 26625,
 Richmond, VA 23261-6625
 516657836 +EDI: CAPITALONE.COM Jul 13 2019 03:43:00 Capital One Na, Attn: Bankruptcy Dept,
 Po Box 30258, Salt Lake City, UT 84130-0258
 516890997 EDI: BL-BECKET.COM Jul 13 2019 03:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516680567 +E-mail/Text: bankruptcy@flagshipcredit.com Jul 13 2019 00:25:02 CarFinance Capital,
 P.O. Box 3807, Coppell, TX 75019-5877
 516657838 +E-mail/Text: bankruptcy@flagshipcredit.com Jul 13 2019 00:25:02 Carfinance.com,
 7525 Irvine Center Dr St, Irvine, CA 92618-3066
 516657842 +EDI: CITICORP.COM Jul 13 2019 03:43:00 Citibank/Goodyear, Po Box 6497,
 Sioux Falls, SD 57117-6497
 516657843 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenity Bank/Arizona Mail Order, Po Box 182125,
 Columbus, OH 43218-2125
 516657844 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenity Bank/Arizona Mail Order, Po Box 182789,
 Columbus, OH 43218-2789
 516657846 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenity Bank/Bedford Fair, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 516657845 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenity Bank/Bedford Fair, Po Box 182125,
 Columbus, OH 43218-2125
 516657848 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenitycapital/haband, 4590 E Broad St,
 Columbus, OH 43213-1301
 516657847 +EDI: WFNNB.COM Jul 13 2019 03:43:00 Comenitycapital/haband, Po Box 182125,
 Columbus, OH 43218-2125
 516657850 +EDI: CRFRSTNA.COM Jul 13 2019 03:43:00 Credit First/CFNA, 6275 Eastland Rd,
 Brookpark, OH 44142-1399
 516657849 +EDI: CRFRSTNA.COM Jul 13 2019 03:43:00 Credit First/CFNA, Bk13 Credit Operations,
 Po Box 818011, Cleveland, OH 44181-8011
 516906214 +EDI: AIS.COM Jul 13 2019 03:43:00 Directv, LLC, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 516657855 EDI: FORD.COM Jul 13 2019 03:43:00 Ford Motor Credit, National Bankruptcy Service Center,
 Po Box 62180, Colorado Springs, CO 80962

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 66

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516664471 EDI: FORD.COM Jul 13 2019 03:43:00 Ford Motor Credit Company, LLC, Dept. 55953,
P.O. Box 55000, Detroit, MI 48255-0953
516657853 +EDI: BLUESTEM Jul 13 2019 03:43:00 Fingerhut, 6250 Ridgewood Rd,
St Cloud, MN 56303-0820
516657854 +EDI: BLUESTEM Jul 13 2019 03:43:00 Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
516657856 +EDI: FORD.COM Jul 13 2019 03:43:00 Ford Motor Credit, Po Box Box 542000,
Omaha, NE 68154-8000
516657858 +EDI: IIC9.COM Jul 13 2019 03:43:00 IC Systems, Inc, Po Box 64378,
Saint Paul, MN 55164-0378
516657857 +EDI: IIC9.COM Jul 13 2019 03:43:00 IC Systems, Inc, 444 Highway 96 East,
St Paul, MN 55127-2557
516657859 +E-mail/Text: bncnotices@becket-lee.com Jul 13 2019 00:23:45 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516657860 +E-mail/Text: bncnotices@becket-lee.com Jul 13 2019 00:23:45 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516838187 +EDI: MID8.COM Jul 13 2019 03:43:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516921293 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o Bedford Fair Apparel, POB 41067, Norfolk VA 23541
516920463 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516920543 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o DIRECT MERCHANTS BANK, POB 41067, Norfolk VA 23541
516920563 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC, c/o Goodyear,
POB 41067, Norfolk VA 23541
516921294 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC, c/o Haband,
POB 41067, Norfolk VA 23541
516920546 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541
516657863 +EDI: RESURGENT.COM Jul 13 2019 03:43:00 Pinnacle Credit Services, Po Box 640,
Hopkins, MN 55343-0640
516657864 +EDI: RESURGENT.COM Jul 13 2019 03:43:00 Pinnacle Credit Services, Po Box 10497,
Greenville, SC 29603-0497
516864926 EDI: Q3G.COM Jul 13 2019 03:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516657866 +E-mail/Text: bankruptcy@savit.com Jul 13 2019 00:25:44 Savit Coll, Po Box 250,
East Brunswick, NJ 08816-0250
516657867 +E-mail/Text: bankruptcy@savit.com Jul 13 2019 00:25:44 Savit Coll, 46 W Ferris St,
East Brunswick, NJ 08816-2159
516657869 EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/Walmart, Po Box 965024,
El Paso, TX 79998
516657868 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/Walmart, Po Box 965064,
Orlando, FL 32896-5064
516657873 +E-mail/Text: collect@williamsalexander.com Jul 13 2019 00:24:14 Waassociates, Po Box 2148,
Wayne, NJ 07474-2148
516657874 +E-mail/Text: collect@williamsalexander.com Jul 13 2019 00:24:14 Waassociates,
1479 Route 23 South, Wayne, NJ 07470-7507
516771813 EDI: WFFC.COM Jul 13 2019 03:43:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
PO Box 19657, Irvine, CA 92623-9657
516657875 +EDI: WFFC.COM Jul 13 2019 03:43:00 Wells Fargo Dealer Services, Po Box 3569,
Rancho Cucamonga, CA 91729-3569
516657876 +EDI: WFFC.COM Jul 13 2019 03:43:00 Wells Fargo Dealer Services, Po Box 1697,
Winterville, NC 28590-1697

TOTAL: 49

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dorothy L. Wright on behalf of Joint Debtor Marie N. Etienne dorothy.wright@smgpc.com,
bknoticesdlw@smgpc.com
Dorothy L. Wright on behalf of Debtor Christmas Etienne dorothy.wright@smgpc.com,
bknoticesdlw@smgpc.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor CarFinance Capital LLC ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER
rsolarz@kmlawgroup.com
Stephen M. Goldberg on behalf of Debtor Christmas Etienne bk2notices@smgpc.com,
bk2notices@gmail.com
Stephen M. Goldberg on behalf of Joint Debtor Marie N. Etienne bk2notices@smgpc.com,
bk2notices@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12